

SUNTRUST BANKS, INC.

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1131787	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$162,510	\$171,292	5.4%		
Loans	\$119,398	\$124,636	4.4%		
Construction & development	\$4,860	\$2,898	-40.4%		
Closed-end 1-4 family residential	\$33,519	\$33,570	0.2%		
Home equity	\$15,040	\$14,318	-4.8%		
Credit card	\$515	\$540	5.0%		
Other consumer	\$15,003	\$9,225	-38.5%		
Commercial & Industrial	\$25,070	\$29,895	19.2%		
Commercial real estate	\$13,062	\$11,819	-9.5%		
Unused commitments	\$59,469	\$57,633	-3.1%		
Securitization outstanding principal	\$126,900	\$118,503	-6.6%		
Mortgage-backed securities (GSE and private issue)	\$14,542	\$21,220	45.9%		
Asset-backed securities	\$715	\$442	-38.1%		
Other securities	\$4,598	\$3,635	-20.9%		
Cash & balances due	\$4,283	\$3,691	-13.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$7,391	\$3,809	-48.5%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$6,989	\$3,783	-45.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$142,918	\$150,644	5.4%		
Deposits	\$126,112	\$129,833	3.0%		
Total other borrowings	\$9,453	\$14,547	53.9%		
FHLB advances	\$34	\$7,027	20794.4%		
Equity					
Equity capital at quarter end	\$19,480	\$20,539	5.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$997	\$233	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	8.7%	--		
Tier 1 risk based capital ratio	10.0%	10.7%	--		
Total risk based capital ratio	12.6%	13.1%	--		
Return on equity ¹	2.7%	3.1%	--		
Return on assets ¹	0.3%	0.4%	--		
Net interest margin ¹	3.6%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	52.4%	49.8%	--		
Loss provision to net charge-offs (qtr)	82.0%	69.7%	--		
Net charge-offs to average loans and leases ¹	2.1%	1.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	23.5%	18.9%	5.6%	2.3%	--
Closed-end 1-4 family residential	8.3%	7.9%	0.1%	0.5%	--
Home equity	1.9%	1.9%	0.9%	0.8%	--
Credit card	2.5%	1.4%	2.5%	1.4%	--
Other consumer	4.3%	9.6%	0.2%	0.2%	--
Commercial & Industrial	0.9%	0.3%	0.4%	0.2%	--
Commercial real estate	3.5%	3.1%	0.3%	0.4%	--
Total loans	4.8%	4.0%	0.6%	0.4%	--